

**Achievement of Market-Friendly Initiatives and Results Program
(AMIR 2.0 Program)**

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**Assessment and Development of JTB's
Financial and Administrative Procedures**

Final Report

Deliverable for the Business Management Initiative Component

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Executive Summary

The aim of this task is to conduct an objective analysis of the Jordan Tourism Board's financial and administrative procedures and provide recommendations for their improvement to assist JTB in effectively, efficiently, and economically fulfilling its organizational goals. Such a review would assure that relevant policies and procedures are observed and in place and provide the basis for recommending appropriate administrative and financial systems that will catalyze the optimization of JTB's operations.

In carrying out this task, the consultants met with directors within the organization, and the meetings were followed with a number of elaborate sessions with the Financial and Administrative Manager. In a collaborative manner, administrative and financial procedures were defined and discussed. Several documents were also reviewed to substantiate any observations made and assist in drawing conclusions and making recommendations.

With regard to administrative policies and procedures, this study finds that there is an obvious absence of systems. In particular, JTB does not adopt a defined salary scale, plan for the required human resources in terms of how many and what kind of qualifications are needed, establish a performance appraisal system, offer sufficient training, and the current workforce, feel to a great extent, frustrated and de-motivated. A number of phased recommendations have been propose based on the observations made, in order to correct the current situation.

The absence of a sound Human Resources policy (complete with job descriptions and definitions) at the JTB is also felt in the execution of its financial operations. During the financial assessment, it was observed that certain existing instructions, systems and procedures required amendment, while others needed to be created and adopted. These include filing, financial management, budgetary, payroll, cash handling and custody systems, which ensure the smooth operation of day-to-day and longer- term financial accountability and sustainability of the organization.

Introduction

The Jordan Tourism Board was launched in March 1998 as an independent public-private partnership; an important step in developing an effective, integrated approach to tourism promotion and business management.

In comparison with tourism promotion budgets allocated to other Middle Eastern countries, JTB's budget is rather small. This requires the JTB to ensure that available resources are well guided and channeled to produce measurable results and attain set targets. To ensure this, JTB has been receiving technical assistance in improving its market intelligence capabilities, offering better services to its members, improving its organizational structure and delivery of services, strengthening its human resources and identifying new non-government sources of revenue.

There are visible challenges to these results: while its mandate is promotional, JTB requires substantial capacity building in the area of communication, public relations development and execution of advertising campaigns. This includes building organizational capacity in this area, as well as building staff competency and introducing best practice operating systems in managing the administrative and financial aspects of its operation.

The task at hand is entrusted with an assessment of the JTB's administrative and financial procedures, as part of AMIR 2.0's broader task to develop a capacity-building plan for the organization. Following a review of all administrative and financial procedures, recommendations will be made for their improvement to assist the JTB in effectively, efficiently and economically fulfill its organizational goals. It is worthy to note that appropriate recommendations will be suggested bearing in mind the ease of their adoption and complete with mechanisms for their adoption. It is anticipated that these amendments will catalyze the optimization of JTB's operations.

Administrative Assessment

Background

An assessment of the soundness of the JTB's administrative systems, policies, and procedures was conducted; in order to determine how effectively and efficiently they support the JTB in attaining its set goals and objectives.

All available documents relating to JTB systems and procedures were reviewed. This included a review of an AMIR draft final report on "*Developing and presenting the proposals for a revised organizational structure for JTB*" that had been prepared in October 2002 by Mr. Matt McNulty. This document largely examined the present organizational structure and the organizational chart developed and presented through a study conducted by the EU commission in Jordan.

Another key document that was reviewed, and is central to this administrative assessment, is the Personnel Regulation. It is understood that several versions of a regulation regarding personnel issues has been drafted- in both, Arabic and English. These have been discussed and presented to the JTB Board of Directors (the Board) several times. To date, the Board has not yet approved any form of regulations due to continuous thinking and negotiations within the Board to determine which policies they need to adopt regarding the best suitable organization structure that best supports JTB's goals and objectives, which subsequently dictates the number and kind of functional units and human resources number and quality needed to run its operations.

A meeting that was held with senior officials at JTB highlighted that the current set up falls under General Administration and Finance, and Marketing- with both reporting to the General Manager. Several attempts to review the Personnel Regulations have taken place. None of these have been approved, however, as successive managements had expressed their concern in maintaining a low profile for the organization, with a minimum number of units and workforce.

In the same vein, an EU- commissioned study (mentioned earlier) has recently devised and proposed a new organization structure with 80 employees/ job descriptions. The ensuing AMIR study "*Developing and presenting the proposals for a revised organizational structure for JTB*" called for a revised structure, which cut down the workforce to 16 main positions.

Findings

With reference to Regulation No. 62 for the Year 1997 Tourism Activation Board Regulations issued in the Official Gazette, under paragraph (A) Article (14) of Tourism Law No. 20 for the Year 1998, Article 19 indicates that the Board of Directors shall assume the following tasks and responsibilities:

“Issue instructions to implement the provisions of these regulations including those related to administrative and financial affairs and matters related to employees’ appointment as well as matters related to them.”

While this is endorsed in writing, it is imperative that the JTB swiftly decides on activating several policies and procedures to bridge the current gaps in its areas of administrative work. It is paramount that the JTB Board of Directors seriously addresses existing weaknesses in administration. These include: staff hiring practice and staff development programs by developing a strategic approach to carrying out the tasks and functions which will aim at achieving goals, objectives, strategies, and activities of JTB.

Current JTB Organizational Structure

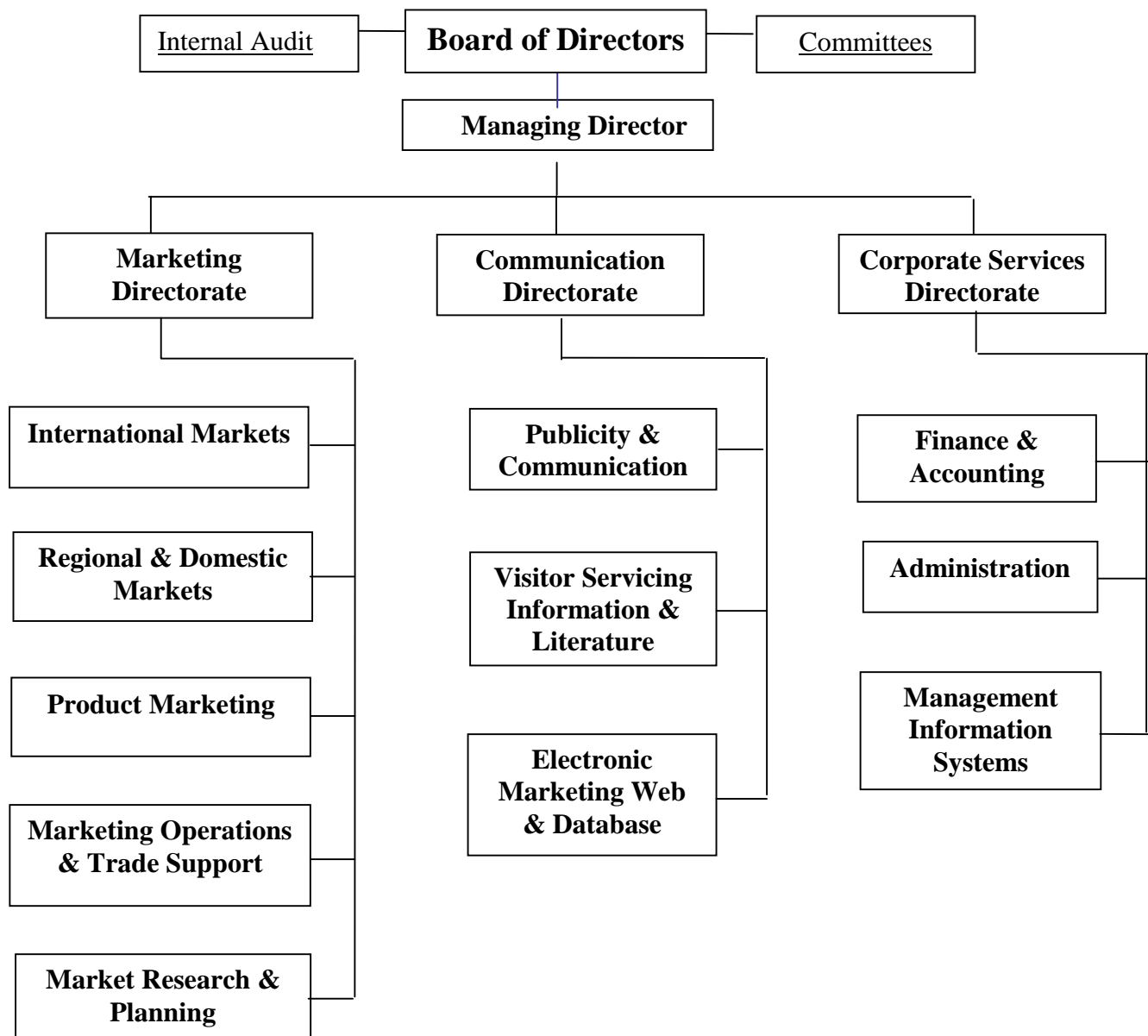
The structure proposed by the AMIR consultant suggests the adoption of three directorates: Marketing, Communication and Corporate Services. These three directorates have functions outlined in the proposed organizational structure, presented below.

The selection of the structure would reflect the following core principals:

- Minimum staffing levels to carry out the functions
- Employing a smaller workforce, that is more highly qualified
- Working in an enhanced “teamwork spirit” environment

The structure was finalized recently and agreed upon by the General Manager of the JTB. However, it is not in place yet- and in order for JTB to continue its role, the recommended approach is to proceed with approving the structure on the premise that the JTB, as an organization, shall focus on marketing and promotion and such responsibility might include medical and educational tourism in the future.

Proposed Organizational Structure



Staffing

Following discussions with the JTB management, it is evident that hiring procedures do not follow best practices: little staff development programs exist, and a diversity of skills and knowledge is absent.

There is a clear need for an evaluation of the existing JTB Staff which are only 20 persons at all levels in order to determine:

- Current skill and capacity levels
- Training and Development needs
- Suitability for future placement in accordance with the new (proposed) structure.
- Evaluation the extent of readiness to assume current work outlined for the JTB

Job Descriptions

Job descriptions for the three proposed directors and eleven managerial levels have previously been drafted, in a separate AMIR study. The three directors' descriptions have been submitted to JTB for review.

Personnel Regulations

By reviewing the proposed draft of Personnel Regulations, the following issues were noted (It is worth mentioning that these regulations are already in place at the JTB, in spite of the fact that they are still pending approvals by the Board of Directors):

- Most of the articles need re-phrasing to reflect proper application of human resources policies and processes, and in accordance with best practices.
- The Salary Scale needs to identify job titles per each grade.
- The annual increment must not be considered in range; it should be a definite lump sum to avoid misinterpretation.
- Additional pay for qualification must be built in within the salary scale rather than being separate. The job description will consider this matter by identifying the required level of needed qualifications to fill in the job post.
- There is no article regarding Performance Appraisal Management
- There is no article regarding Advancement or Promotion from a grade to another.
- Most of the articles deal with Leaves, Sick Leaves, and Dismissal.

Salary Scale

By reviewing the salary scale proposed in the personnel regulation (again, in practice at the JTB but still pending Board approval), it was noted that it lacks any justification behind identifying salaries to job posts. There is no indication of whether it considers qualification, experience, job value, volume of work and/ or any other factors for the determination of salaries.

Additionally, the annual increment– which has not been granted to any employee since 2000- does not follow a logical pattern and varies on an inconsistent and an unrealistic basis.

Recommendations

It is recommended that the JTB seriously decides on several policies and processes with a strong will and serious determination to proceed with finalizing all the pending matters. This approach highlights the need to put things into action without any further delay, if the JTB is to indeed fulfill its role towards attaining its set objectives: both efficiently and effectively and to retain the qualified and competent staff that may create a turnover problem.

There is an obvious absence of any administrative policies and procedures. In particular, JTB does not adopt a defined salary scale, plan for the required human resources (quantity and quality), establish a performance appraisal system, offer sufficient training, and the current workforce, feel to a great extent, frustrated and de-motivated.

It is recommended that the JTB improve its effectiveness in undertaking Jordan's promotion in existing and international markets, and also build its internal capacity to efficiently meet the demands of the comprehensive national tourism strategy. This would indicate the need for an immediate establishment of a comprehensive human resources policies and procedures.

Once the proposed organization chart is discussed by the Board and approved, its adoption will facilitate the convergence of a number of key initiatives and strategies under phase two of this task (addressed below).

The following is proposed as next steps towards amending JTB administrative procedures:

- 1) Following discussions with JTB management, it is clear that it needs to expedite issuing and preparing several matters. The following framework is suggested to facilitate moving on in several regards:

PHASE 1	PHASE 2	PHASE 3	PHASE 4
<ul style="list-style-type: none">▪ Approve the proposed organization structure▪ Review the prepared job descriptions and approve them	<ul style="list-style-type: none">• Prepare workforce forecasting• Assess current staff in terms of qualification and	<ul style="list-style-type: none">• Conduct Training and Development Needs Assessment• Prepare Training Plan	<ul style="list-style-type: none">• Prepare human resources manual (employee handbook)

<ul style="list-style-type: none"> ▪ Re-draft personnel regulations ▪ Draft human resources policies and systems such as: <ul style="list-style-type: none"> - Recruitment and Placement - Salary Scale and Job Grading - Reward System - Performance Appraisal System 	<p>competence</p> <ul style="list-style-type: none"> • Deal with overstaffing or de-staffing 	<ul style="list-style-type: none"> ▪ Propose Training Budget 	
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- 2) Additionally, and given JTB's role as a coordinator, it is recommended to think of managing work on the basis of Process Descriptions rather than single Job Descriptions. This will ensure efficient performance, quick delivery, teamwork spirit, and maintain a low profile of staff. To clarify this point, once a workflow of each and every process is prepared and a step-by-step approach is followed, then the number of needed workforce will be identified and methods of communication and coordination could efficiently be managed.

Financial Assessment

Background

This part of the assessment undertakes a review and appraisal of the soundness and adequacy of JTB's accounting and financial controls and procedures; in addition to a review of the reliability and integrity of financial information and the means used to identify, measure, classify and report such information.

The above- outlined tasks were made possible through the conduct of several candid sessions with the JTB Financial Manager. He introduced the systems, explained means of their implementation, and answered all questions; in addition to supplying the consultants with a list of supporting documents to corroborate findings, which included budgets, balances and receipts, etc. An assessment of the software package currently in use was also conducted, and a demo of the applications was given.

The task also entailed a review of the roles and responsibilities within the financial department regarding financial management and control. The Department- at the time of writing this report- consisted of the Financial Manager, his assistant and a junior accountant.

Findings

Financial instructions

With regard to JTB's financial instructions, article number (4) requires that the financial department apply executive procedures, which are to govern all JTB financial procedures. These are **not issued yet pursuant to the financial instructions**. In general, it has been observed that the department does not fully implement the financial instructions, partly due to these instructions being unsuitable for the department's/ organization's needs.

Cash custody & accounting

The accounting function is largely to do with handling the cash custody. There are no clear job descriptions within the department to organize and separate such duties, although there are set thresholds for handling cash (Finance & Administrative Manager, General Manager and anything beyond his threshold is handled by the Board of Directors).

Insurance/ bond on persons handling cash

There was no insurance or bond on persons handling cash specially those who receive and deposit cash in banks.

Disbursements

The current disbursement procedures require further control, especially regarding

procedures of issuing cheques and submitting them to suppliers.

Purchases

Purchase order forms exist in the current purchase system, but these are not being used, although they are fundamental to all purchasing best practices.

Internal Audit

There is no Internal Audit Function to carry out several audit tasks, which cannot be covered by the Financial Department and the External Auditors.

Budgets

Budgets are only implemented on a yearly basis.

Filing System

There is an incomplete filing system for incoming documents to the financial department, although such a system is needed for control, access and follow-up.

Salaries

There is no sufficient payroll system to ensure the instant availability of information regarding salaries and wages.

Inventories

It was observed that the current inventory system for controlling the stock items is incomplete. Stock cards are not accurate in terms of the actual quantities in addition they do not represent the financial position as of a certain date with regard to the inventory value and expenditures, in spite of the fact that these must be reflected immediately in the accounting records.

Supplies and Inventories Instructions

On the whole, instructions pertaining to supplies and inventories system were found to be weak and particularly in the following:

- Definition of the committee(s) responsible for these matters and the clear description of its role(s).
- The distinction between the administration manager (article 2) and the Manager of the financial and administration department (article 3) is unclear.
- The system does not fully allow for supervision and control on exhibition expenditures, advertising campaigns, representation and conference offices which are approved outside the purchasing/supplies committees job description according to article (10) of the JTB purchasing instructions, which grants a large degree of authority to the General Manager for material expenditures.

Recording of Expenses

Expenses and purchases are recorded on a cash basis throughout the financial year. Adjustments for expenses are made at year-end, ultimately documented on an accrual basis.

By the end of 2001, adjustments of expenses were made at a material amount. The adjustments were mainly on accrued expenses and cheques not presented to the bank, such adjustments show that matching between revenues and expenses is weak during the fiscal year.

The most important issue is the application of the cash basis throughout the year. At the end of the year the financial department starts the process of adjustments for the expenses in order to correct the accounts from cash to accrual basis. Such process makes the accounts and the resulting financial statements during the year, to a certain extent, misleading for decision making.

An important issue regarding adjustments is that it is not applied fully and consistently from year to year.

Documentation of Revenues

Revenues are recorded on a cash- basis, with the exception of those received in cash after the end of the fiscal year and prior to the issue of financial statements.

It was understood that no mechanism is currently in place to calculate and collect the amount owed from service charges of the (3,4,5) star hotels. The Jordan Hotel Association presently collects these charges without reviewing the correctness and the completeness of the collected amount.

Cost Centers

No cost centers are available for monitoring and controlling revenues, expenses and budgets to accomplish the JTB Objectives. For example: cost centers for the revenues and expenses of exhibitions that the Board has participated in.

Purchase Control

Best practices demonstrate that the purchasing/ procurement committee through the implementation of a purchasing system should not be excluded from the control of the organization's basic expenses (which exceed 80% as per the files viewed). The most significant expenses being exhibitions, advertisement campaigns, conferences supports and international activities', in addition to the fees of the representative offices. The exclusion of such expenses from the purchase procedures, and budget controls reduces and compromises the integrity and reliability of the financial statements. Uncertainties surrounding the system as is include whether or not these were expended toward the

attainment of the JTB objectives, and whether these expenses were made to reach the maximum benefits.

The recording of all procurements, including expenses, is done on a cash- basis and not on an accrual basis. As a consequence, financial statements on a specific date does not correspond to the actual purchases and expenses.

JTB Accounting Software Package

JTB's existing accounting software package works on DOS operating system & FOXPRO programming language. Upon thoroughly investigating the package, it was clear that some of its modules were not utilized, namely:

- Budgeting system
- Fixed assets system
- Cheques system
- HR system

It is apparent that the software does not fulfill the organization's needs in that it does not contain the following important and needed modules (systems):

- Purchases and accounts payable module
- Sufficient and developed security and authority module (system manager).
- Back up system.

In more general terms, the system does not cover or serve the information needed for the administration purposes and decision-making.

Roles and Responsibilities within the JTB Financial Department

With regard to financial management and control of the JTB financial department's roles and responsibilities were reviewed. Following this review, each of the observations below were noted:

- There is no clear and comprehensive job description for the financial department and its employees.
- There appears to be a conflict of tasks: the financial and administration manager does the cash custody yet also has the authority for certain payments.
- There are no minimum requirements for employment in the financial department regarding experience and qualifications.
- No training courses were conducted for the employees of the financial department.

Recommendations

Following several sessions with the Financial and Administration Manager, and after a thorough review of financial procedures, corroborated by reviewing the accounting software and a review of sample of accounts balances, receipts among other supporting documents, the following amendments are recommended to improve the financial procedures within the JTB:

1. Adoption of an organizational structure, with job descriptions for the financial department linked to the procedures, documents and time of application. It is suggested that the Department staff be assigned the below-summarized job descriptions:

- a. Financial Manager:

- Management of all financial and accounting operations of the department and its staff.
- Responsible for maintenance and updating the financial instructions, executive procedures and any related instructions or procedures.
- Responsible for ensuring safety measures for financial records & documents.
- Maintain suitable internal control mechanisms for payments/disbursements.
- Ensure that all accounting records are current.
- Responsible for reviewing, approving and electronically posting disbursements & journal vouchers
- Responsible for producing required financial reports on a timely basis including the financial statements.
- Responsible for preparing the yearly and monthly basis budgets for approval and insures their implementation.
- Check/ physical count of the cash with the cashier on random basis.

- b. Assistant Financial Manager/Accountant:

- Prepares accounting transactions (journal vouchers)
- Enters the accounting transactions in the GL.
- Prepares the monthly bank reconciliation statements.
- Prepares the monthly payroll.
- Responsible for the financial department filing system.
- Prepares the monthly trial balances.
- Responsible for the fixed assets ledger.
- Ensures that the transactions are prepared in accordance/ compliance with the policies, procedures and instructions adopted by the board.
- Prepares communications for the department.
- Reconciles the actual cash balances held by the cashier with the recorded

balance in the records (accounting system).

c. Cashier:

- Prepares the cash receipts and payments.
 - Prepares the bank checks.
 - Has the custody over the cash.
 - Insures as much possible that cash is deposited within the working day received.
 - Produces daily the cash count report for reconciliation with the accountant.
 - Responsible for the petty cash fund and related payments.
2. Revision of the financial instructions and the establishment of executive procedures, in addition to a mechanism for abiding by these.

Additional Related Recommendations

- 2.1. Adoption of procedures for disbursements, deposits and cash handling, in addition to the recommendation that cash custody be separated from accounting.
- 2.2. Adoption of a filing system for the financial department documents for controlling, and follow- up purposes.
- 2.3. Insuring and/or bonding persons who are handling cash.
- 2.4. Use of the accrual basis in accounting and applying it on a monthly basis.
3. Revision of the supplies and purchasing system and its modification to encompass all the organization's activities.
- 3.1. Adoption of an inventory control system, and a mechanism to ensure its application.
4. Application of the budgeting system on a monthly and quarterly basis and cost centers along with the financial management and accounting tasks.
5. Adoption of a Human Resources and Payroll System and its application to reflect the actual conditions and ensure that HR- related information is available upon request.
6. Selection, installation and implementation of a new MIS System. Upon studying the JTB's financial procedures and operations, it is recommended that this package includes the following integrated modules at the very least:
- a. The General Ledger Module:
 - Multi Currency.
 - Multi Cost Center.
 - b. The Budgeting Module.
 - c. The Accounts Receivable and Invoicing Modules.
 - d. The Accounts Payable Module.
 - e. The Purchases Module.

- f. The Fixed Assets Module.
- g. The Inventory Module
- h. The Human Resources and Payroll Module.
- i. The new MIS database should be a relational one and the system should be compatible with Windows 2000.
- j. The system should include a security module.

PHASE 1	PHASE 2	PHASE 3
<ul style="list-style-type: none">• Adoption of an organizational structure• Revision of the financial instructions	<ul style="list-style-type: none">• Revision of the supplies and purchasing system• Application of the budgeting system• Adoption of a Human Resources and Payroll System	<ul style="list-style-type: none">• Selection, installation and implementation of a new MIS System

Annex

Minutes of Meeting Introductory Session- October 29th 2002

- Mr. Marwan Khoury, JTB General Manager
 - Mr. Waleed Muhajer, JTB Director of Marketing
 - Mr. Eyad Fakhoury, JTB financial & Administrative Manager
 - Ms. Lina Omar, AMIR Program Business Management Specialist
 - Dr. Arwa Muthaffar, Al Jidara Senior Level Administrative Specialist
 - Mr. Mazen Shaker, Al Jidara Senior Level Financial Specialist
 - Mr. Awni Nabulsi, Al Jidara Project Manager/ Director
 - Ms. Amal Al-Nashif, Al Jidara Junior Level Specialist
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- Mr. Nabulsi commenced the meeting with a brief introduction on the assignment objectives.
 - Dr. Muthaffar went on to discuss methodology; explaining how any available information and documentation regarding administrative procedures was going to be reviewed (including regulations and instructions), as well as the human resources' structure (competencies identified, organizational structure, skills, etc)- in light of JTB's future strategies for development.
 - Mr. Muhajer then went on to introduce JTB and gave some background information on the Board, its structure, activities and goals. With regard to the **organizational structure**, this was very simple upon the Board's establishment in 1998, and only really went down to the 'departmental' level. This is still the set-up at JTB today- 3 key elements or areas: General Management, Finance and Marketing.
 - An "employee system" was set, but never approved by the Board- in spite of the fact that it underwent a number of revisions. Its rejection is tied to the fact that consecutive managements (ministers/ board) have expressed their interest in wanting to maintain a low profile for the organization, with a minimal number of staff, and with this came less defined job descriptions.
 - An EU- funded study recently devised a new organizational structure; with 80 employees/ job descriptions. The AMIR Program commissioned "Developing and Presenting the Proposals for a Revised Organizational Structure for the JTB" revised this and cut down the number of employees to 16.
 - Mr. Muhajer elaborated on JTB's unique foundation on a partnership between the public and private sectors. This has its connotations. In effect, funds are public and are privately managed.

- Pre-1998, JTB was a department within the MoTA- mainly responsible for marketing Jordan abroad. For a number of reasons, it wasn't appropriate to keep the JTB running through under the public sector umbrella.
- Mr. Fakhoury then acquainted us with the JTB's financial and administrative components, for which he is responsible. When asked whether a financial system was in place, Mr. Fakhoury explained that back in 1997, Arther Andersen was commissioned by USAID to set financial policies and procedures for the JTB. These were never implemented, however, and were later revised. Last year, these revisions (which were largely amendments to accommodate for changes undertaken at JTB since inception) were reviewed by Board members and approved. A Microsoft software package has been requested to further facilitate financial procedures- this remains pending.
- Mr. Muhajer explained the marketing strategy that JTB has adopted. The management has opted to contract representation offices around the world, as opposed to having offices/ branches and staff. The only full-fledged office they have is the one in Washington, D.C. They currently have 9 offices.
- While much of the work within JTB has to do with handling and reserving tours, at present there isn't a unit dedicated to these issues in-house. JTB needs to treat all its members equally and accordingly don't simply select one agent over the other. Fair bidding process. This is a very frequent affair and there may be software packages that could potentially take care of this electronically, generating statistical reports in the process too (therefore generating data, which is very useful and often hard to obtain).
- The annual work program with a budget (including a budget for offices for advertising campaigns, etc) for the year 2003 has been prepared, and received board approval.
- Generally speaking, JTB's marketing plan encompasses two themes:
 - (1) "Bridge Strategy" (which is a post- September 11th tourism plan)
 - (2) "2010 Plan" (of which the 'bridge strategy' is a short term plan, paving the way)
- 5% of the 10% service charge that private sector (hotels and restaurants) collect goes to the JTB. While the Jordan Hotel Association is responsible for this collection, some hotels approach the JTB directly to make these payments. Any delay in or failure to pay these dues may result in a ban from the general assembly meeting and, at worst, the Minister of Tourism & Antiquities may revoke their license.
- The JTB is involved in several seasonal programs and it is accordingly essential that the budget is provided in a timely fashion. This is particularly important when the JTB has committed to world fairs and trade shows (deposit required in most

- cases). JTB tries to highlight the “savings” that they are able to secure each year from hosting familiarization trips (resulting in broadcasting, free advertisements and testimonials).
- The Aqaba One forum saw the approval of 2% of the Government tourism revenues towards the JTB budget. Dates were not given however, and the promise was for the long term, nothing concrete for the present.
 - No salary scale or incentive scheme therefore most employees are unable to define their career paths, etc., resulting in employee dissatisfaction and frustration. No performance assessment either- in effect, only about 50% of the workforce within JTB is productive. Serious problem in finding competent/qualified individuals to fill positions in these conditions.
 - An agreement has been made with Batelco to create/ develop an intranet linking JTB Amman with the various offices worldwide.
 - Mr. Khoury then joined the meeting and there was a recap of the discussions above. It was agreed that smaller sessions would be held for the remainder of the assignment, enabling the financial and administrative consultants to complete there tasks respectively, and in the presence of all concerned parties.